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Form finmgtc

UNITED STATES BANKRUPTCY COURT

District of New Jersey 401 Market Street Camden, NJ 08102

Case No.: 17-25570-ABA

Chapter: 13

Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Andrea L. Murphy 304 W. Park Ave Vineland, NJ 08360 Social Security No.: xxx-xx-5839

Employer's Tax I.D. No.:

NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: October 23, 2017

JAN: admi

Jeanne Naughton Clerk

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Certificate of Notice Page 2 of 2 ted States Bankruptcy District of New Jersey

In re: Andrea L. Murphy Debtor

Case No. 17-25570-ABA Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 1 Date Rcvd: Oct 23, 2017

Form ID: finmgtc Total Noticed: 3

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2017.

db +Andrea L. Murphy, 304 W. Park Ave, Vineland, NJ 08360-3528

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. U.S. Attorney, 970 Broad St.,

E-mail/Text: usanj.njbankr@usdoj.gov Oct 23 2017 21:31:13 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 23 2017 21:31:11 smg United States Trustee Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,

Newark, NJ 07102-5235

***** BYPASSED RECIPIENTS *****

TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2017 at the address(es) listed below:

on behalf of Creditor Denise E. Carlon Jeremy Doppelt Realty Management dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com on behalf of Creditor Robert J. Mallov South Jersey Federal Credit Union

ecf.rjmalloylaw@gmail.com

Thomas G. Egner on behalf of Debtor Andrea L. Murphy tegner@mpadlaw.com,

kgresh@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cgetz@mpadlaw.com;r62202@notify.bestcas e.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6